

Information to identify the case:		
Debtor 1	Tracy Patricia Gilman	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 19-14718-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracy Patricia Gilman
aka Tracy P. Gilman, aka Tracy Patricia
Sutherland, aka Tracy Sutherland, aka Tracy P.
Sutherland

5/8/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tracy Patricia Gilman
Debtor

Case No. 19-14718-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: May 08, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:

Recip ID	Recipient Name and Address
db	Tracy Patricia Gilman, 13 Center Avenue, Westville, NJ 08093-1156
518070332	Aakron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518070333	Alexander Gilman, 13 Center Avenue, Westville, NJ 08093-1156
518070335	Alton J. Gilman, 358 Berkley Avenue, Mantua, NJ 08051-1560
518210650	Amato Brothers Contractors, 3 Rancocas Blvd., Mount Laurel, NJ 08054-2058
518070336	American Medical Collection, PO Box 1235, Elmsford, NY 10523-0935
518070346	Emer.Care Services of N.J., PA, PO Box 1022, Wixom, MI 48393-1022
518070347	Emergency Care Service of PA, PC, P.O. Box 740021, Cincinnati, OH 45274-0021
518070349	FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518070348	Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
518070352	Fulton Bank of New Jersey, Cardmember Services, PO Box 6335, Fargo, ND 58125-6335
518070351	Fulton Bank of New Jersey, Cardmember Services, PO Box 790408, Saint Louis, MO 63179-0408
518070354	GreenSky, PO Box 71215, Charlotte, NC 28272-1215
518070356	Inspira Health Network, 509 N. Broad Street, Woodbury, NJ 08096-1617
518070355	Inspira Health Network, PO Box 8484, Cherry Hill, NJ 08002-0484
518070357	Inspira Medical Center Woodbury, Inc., PO Box 95000-7130, Philadelphia, PA 19195-7130
518210651	Joseph Amato, 11 Center Avenue, Westfield, NJ 08093
518070361	Magnetic Imaging of Kennedy, 18 East Laurel Road, 435 Hurffville-Cross Keys Road, Stratford, NJ 08084
518070362	ONPHXF01, PO Box 1022, Wixom, MI 48393-1022
518070363	Power, National Headquarters, 2501 Seaport Drive, Chester, PA 19013-2249
519110303	Regina Cohen, Esquire, Lavin, Cedrone, Graver, Boyd & DiSipio, 1300 Route 73, Suite 307, Mt. Laurel, New Jersey 08054-2217
518070365	Statebridge, 5680 Greenwood Plaza Blvd., Suite 100 S, Greenwood Village, CO 80111-2404
518251531	Statebridge Company, LLC, c/o Schiller Knapp Lefkowitz Hertzel LLP, 5680 Greenwood Plaza Blvd. Suite 100S, Greenwood Village, CO 80111-2404
518073123	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518289210	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 08 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	May 09 2024 00:26:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ EDI: AISACG.COM	May 09 2024 00:26:00	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
518238519	EDI: GMACFS.COM	May 09 2024 00:26:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004

District/off: 0312-1

User: admin

Page 2 of 4

Date Recd: May 08, 2024

Form ID: 3180W

Total Noticed: 64

519259720	+ EDI: AISACG.COM	May 09 2024 00:26:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518070334	EDI: GMACFS.COM	May 09 2024 00:26:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
518070337	EDI: AQUAFINANCE.COM	May 09 2024 00:26:00	Aqua Finance Inc. FBO, Connexus Credit Union, PO Box 101928, Depo 612, Birmingham, AL 35210-6928
518070338	EDI: AQUAFINANCE.COM	May 09 2024 00:26:00	Aqua Finance, Inc., PO Box 844, Wausau, WI 54402-0844
518070339	EDI: AQUAFINANCE.COM	May 09 2024 00:26:00	Aqua Finance, Inc./ FBO, Connexus Credit Union, PO Box 1143, Wausau, WI 54402-1143
518070340	EDI: AQUAFINANCE.COM	May 09 2024 00:26:00	Aqua Finance, Inc./FBO, Connexus Credit Union, Attn: Tonya Schmirler, PO Box 3256, Milwaukee, WI 53201-3256
518587014	+ EDI: LCIBAYLN	May 09 2024 00:26:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
518587015	+ EDI: LCIBAYLN	May 09 2024 00:26:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
518070341	+ Email/Text: amanda@cascollects.com	May 08 2024 20:47:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
518070342	EDI: CAPITALONE.COM	May 09 2024 00:26:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518173224	+ EDI: AIS.COM	May 09 2024 00:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518070344	+ EDI: CAPITALONE.COM	May 09 2024 00:26:00	Capital One Services, LLC, PO Box 70886, Charlotte, NC 28272-0886
518070343	+ EDI: CAPITALONE.COM	May 09 2024 00:26:00	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518999199	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 08 2024 20:45:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518999198	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 08 2024 20:45:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
519074976	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 08 2024 20:45:00	Community Loan Servicing, LLC fka, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, 5th Floor, BK Dept., Coral Gables, FL 33146-1837
518070360	EDI: CITICORP	May 09 2024 00:26:00	Macy's, PO Box 8053, Mason, OH 45040
518070359	EDI: CITICORP	May 09 2024 00:26:00	Macy's, PO Box 8058, Mason, OH 45040-8058
518070358	EDI: CITICORP	May 09 2024 00:26:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
518247858	EDI: Q3G.COM	May 09 2024 00:26:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518070350	Email/Text: collectionbankruptcies.bancorp@53.com	May 08 2024 20:47:00	Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
519448131	+ Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: May 08, 2024

Form ID: 3180W

Total Noticed: 64

		May 08 2024 20:47:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519448130	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 08 2024 20:47:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518070353	^ MEBN	May 08 2024 20:29:12	GreenSky, PO Box 29429, Atlanta, GA 30359-0429
518124890	+ Email/Text: bankruptcy@greenskycredit.com	May 08 2024 20:45:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518249690	EDI: PRA.COM	May 09 2024 00:26:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518212701	EDI: Q3G.COM	May 09 2024 00:26:00	Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788, Kirkland, WA 98083-0788
518070364	Email/Text: BankruptcyMail@questdiagnostics.com	May 08 2024 20:47:00	Quest Diagnostics, PO BOX 740775, Cincinnati, OH 45274-0775
518070366	EDI: SYNC	May 09 2024 00:26:00	Synchrony Bank Home/SYNCB, PO Box 965033, Orlando, FL 32896-5033
518166211	EDI: USBANKARS.COM	May 09 2024 00:26:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518070345	EDI: USBANKARS.COM	May 09 2024 00:26:00	Cardmember Services, PO Box 108, Saint Louis, MO 63166-0108
519825374	+ Email/Text: EBN@edfinancial.com	May 08 2024 20:45:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518070367	EDI: SYNC	May 09 2024 00:26:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
518070368	EDI: SYNC	May 09 2024 00:26:00	Walmart/Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: May 08, 2024

Form ID: 3180W

Total Noticed: 64

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew M. Lubin	on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Community Loan Servicing LLC. f/k/a Bayview Loan servicing, LLC. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
E. Richard Dressel	on behalf of Debtor Tracy Patricia Gilman rdressel@lexnovalaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor Bayview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
Richard James Tracy, III	on behalf of Creditor Statebridge Company LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10